

United States Bankruptcy Court

Western District of Missouri

Case No. 11-60489-abf7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Belinda Jean O'Dell
aka Belinda Jean Uder
368 W. 2nd Street
Lebanon, MO 65536

Social Security / Individual Taxpayer ID No.:

xxx-xx-8410

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/16/11

Arthur B. Federman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of MissouriIn re:
Belinda Jean O'Dell
DebtorCase No. 11-60489-abf
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0866-6

User: admin
Form ID: bl8Page 1 of 1
Total Noticed: 24

Date Rcvd: Jun 17, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2011.

db +Belinda Jean O'Dell, 368 W. 2nd Street, Lebanon, MO 65536-2906
 cr +Mercantile Bank, c/o Andrew K. Cashman, Schmiedeskamp, Robertson, Neu & Mitchell,
 525 Jersey Street, PO Box 1069, Quincy, IL 62306-1069
 13947697 +Allen & Rector, PC, PO Box 1700, Lebanon, MO 65536-1700
 13893021 +Evans & Green, P.O. Box 10545, Springfield, MO 65808-0545
 13893022 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429
 (address filed with court: Focus Receivables, P.O. Box 725069, Atlanta, GA 31139.)
 13935182 +Mercantile Bank, c/o Andrew K. Cashman, Schmiedeskamp, Robertson, Neu & Mitchell,
 P.O. Box 1069, Quincy, IL 62306-1069
 13893025 +Mercantile Trust & Savings, P.O. Box 3455, Quincy, IL 62305-3455
 13893026 +Mid Missouri Bank, 1619 E. Independence, Springfield, MO 65804-3783
 13893027 +NCO Management Services, P.O. Box 1099, Langhorne, PA 19047-6099
 13893028 +Sears/Citibank, P.O. Box 6275, Sioux Falls, SD 57117-6275
 13893030 ++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001
 (address filed with court: Tower Loan, P.O. Box 320001, Flowood, MS 39232-0001)
 13893031 ++TOWER LOAN, P O BOX 320001, FLOWOOD MS 39232-0001
 (address filed with court: Tower Loan., 846 E. Highway 32, Lebanon, MO 65536)
 13893029 +The CBE Group, P.O. Box 900, Waterloo, IA 50704-0900
 13893032 +Uder, Earl, 25250 Dade Road, Lebanon, MO 65536-7401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJONEAL.COM Jun 17 2011 20:43:00 Thomas J. O'Neal, Polsinelli Shughart, P.C.,
 Suite 1200, 901 St. Louis Street, Springfield, MO 65806-2511
 smg E-mail/Text: ecfnofices@dor.mo.gov Jun 17 2011 20:39:10 Missouri Department of Revenue,
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 13893018 EDI: ARSN.COM Jun 17 2011 20:43:00 Associated Recovery Systems, P.O. Box 469046,
 Escondido, CA 92046-9046
 13893019 EDI: HFC.COM Jun 17 2011 20:43:00 Direct Merchants Bank, P.O. Box 5241,
 Carol Stream, IL 60197-5241
 13893020 EDI: ESSL.COM Jun 17 2011 20:43:00 Dish Network, Dept. 0063, Palatine, IL 60055-0063
 13893023 +EDI: RMSC.COM Jun 17 2011 20:43:00 GEMB/J.C. Penney, P.O. Box 981402,
 El Paso, TX 79998-1402
 13893024 +EDI: HFC.COM Jun 17 2011 20:43:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
 13893035 EDI: WFNNB.COM Jun 17 2011 20:43:00 WFNNB/Dress Barn, P.O. Box 182789,
 Columbus, OH 43218-2789
 13893033 +EDI: WFFC.COM Jun 17 2011 20:43:00 Wells Fargo, P.O. Box 5445, Portland, OR 97228-5445
 13893034 +EDI: WFFC.COM Jun 17 2011 20:43:00 Wells Fargo Card Services, P.O. Box 10347,
 Des Moines, IA 50306-0347

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2011

Signature:

